

**THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO**

IN RE:	) CHAPTER 13
	) CASE NO: 14-52759
RICHARD OLCZAK)
KAREN L. OLCZAK	) ALAN M. KOSCHIK
	) BANKRUPTCY JUDGE
DEBTOR(S))
	) NOTICE OF FINAL CURE PAYMENT AND
	) COMPLETION OF PAYMENTS UNDER THE
	) PLAN PURSUANT TO RULE 3002.1 (f).
)
	) TRUSTEE'S REQUEST FOR THE COURT TO
	) ISSUE A DISCHARGE IN CHAPTER 13
	) CASE
)
	) 30 DAY NOTICE AND OBJECTION PERIOD
	) FOR ALL PARTIES IN INTEREST

Now comes Keith L. Rucinski, the Chapter 13 Trustee, and pursuant to Fed. Bankr. Rule 3002.1(f) gives notice that the Debtor(s) in the above Chapter 13 case has/have submitted funds to complete payment to all creditors who have filed a claim(s) in the above Chapter 13 plan confirmed in this case on 08/21/2015.

Notice to Real Property Creditors

All amounts required to be paid to all creditors on their respective claim(s), including all amounts necessary to cure mortgage arrearages, have been paid.

The Trustee's records reflect that all Real Property Creditors who have received conduit mortgage payments through the Chapter 13 plan have been paid in full through the date of this Notice of Final Cure.

Within 30 days of the service of this Notice, all Real Property(s) creditors, regardless if the monthly payment was paid through the plan as a conduit or directly by the Debtor(s) must file and serve same on the Debtor(s), Debtor(s)'s counsel and the Trustee, pursuant to Fed. Bankr Rule 3002.1(g), a statement indicating whether it agrees that the Debtor(s) has paid in full the amount required to cure any default and whether, consistent with § 1322(b) (5), the debtor is otherwise current on all payments as of the date of this notice.

CHAPTER 13
Keith L. Rucinski
Trustee
Akron, OH 44308
(330)762-6335
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(330)762-7072

If any Real Property Creditor(s) does not agree that the Debtor(s)'s mortgage payments are current as of the date of this notice, the Real Property Creditor(s) shall file a formal objection with the US Bankruptcy Court, located in Akron, Ohio, in response to this notice.

Effective for cases filed on or after March 1, 2016, pursuant to Administrative Order No. 16-01, if any Real Property Creditor(s), who has received conduit mortgage payments through the Chapter 13 plan, fails to respond to this Notice of Final Cure, the Debtor(s)'s mortgages on real property shall be deemed current as of the date of this notice. The Court's order granting the Debtor(s) a discharge in this case shall have the effect of deeming the mortgage(s) current as of the date of this notice and will bar the Real Property Creditor from asserting any action in any court that there is a payment default predating the Notice of Final Cure filed by the Trustee.

For any Real Property Creditor which did not receive conduit mortgage payments through the Chapter 13 plan, the Debtor is encouraged to file their own motion to deem the mortgage current. The discharge order in the case shall not deem the mortgage current if the Real Property creditor did not receive conduit mortgage payments through the Chapter 13 plan.

Debtor(s) and Creditor(s) may access the Trustee's records through the National Data Center. There is no charge for Debtor(s) and their counsel to use the National Data Center. There is a charge creditors must pay the National Data Center to access data. The National Data Center is not part of the Chapter 13 office.

Creditors may access data free of charge through the Trustee's 13 Network Program (application required). The application and links to both the National Data Center and 13 Network program are available on the Chapter 13 web page at

www.chapter13info.com

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Request for Discharge

Additionally, the Trustee hereby requests that if no objection is timely filed, the Clerk of Court be authorized and directed to enter a discharge of Debtor(s) in this case.

In accordance with 11 USC Section 102, unless a party in interest objects to the Notice of Final Cure and/or the Trustee's Request for the Court to Issue a Discharge in this Chapter 13 case and files a written request for hearing before the Court within 30 days from the date in the below certificate of service, the Trustee's request shall be granted and the Court will issue an order of discharge. Objections must be served on all parties in the below certificate of service. Objections must be filed with the United States Bankruptcy Court at:

**United States Bankruptcy Court
2 South Main Street
455 John F. Seiberling Federal Building
Akron, OH 44308**

Respectfully submitted,

/s/ Keith L. Rucinski

Keith L. Rucinski, Chapter 13 Trustee

Ohio Reg. No. 0063137

Joseph A. Ferrise, Staff Attorney

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CERTIFICATE OF SERVICE

I hereby certify that on 01/21/2020, the following were served a copy of this pleading:

Via Regular Mail

RICHARD OLCZAK
8772 FENTON COURT
NORTHFIELD, OH 44067

KAREN L. OLCZAK
8772 FENTON COURT
NORTHFIELD, OH 44067

All creditors per attached list

Via ECF

LESLIE WEISS, ATTORNEY (halberglaw@netlink.net)
Office of the US Trustee (ustpregion09.cl.ecf@usdoj.gov)
Keith L. Rucinski. Chapter 13 Trustee (krucinski@ch13akron.com)

Date of Service: 01/21/2020

By: N. Everly
Office of the Chapter 13 Trustee

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BUREAUS INVESTMENT GROUP
PORTFOLIO
C/O PRA RECEIVABLES
MANAGEMENT LLC
PO BOX 41021
NORFOLK, VA 23541

CAPITAL ONE BANK USA NA
BY AMERICAN INFOSOURCE LP AS
AGENT
PO BOX 71083
CHARLOTTE, NC 28272-1083

CAPITAL ONE NA
BECKET AND LEE LLP
PO BOX 3001
MALVERN, PA 19355-0701

CHASE RECORDS CENTER
ATTN CORRESPONDENCE MAIL
700 KANSAS LANE MC LA4-5555
MONROE, LA 71203

CITY OF CLEVELAND
DIVISION OF WATER
PO BOX 94540
CLEVELAND, OH 44101-4540

CREDIT FIRST NA
PO BOX 818011 BK 13
CLEVELAND, OH 44181-8011

DELL FINANCIAL SERVICES
C/O RESURGENT CAPITAL SERVICES
PO BOX 10390
GREENVILLE, SC 29603-0390

DOMINION EAST OHIO GAS
PO BOX 5759
CLEVELAND, OH 44101-5759

EATON ESTATE COMMUNITY
ASSOCIATION
C/O DAVID W KAMAN ESQ
50 PUBLIC SQUARE SUITE 2000
CLEVELAND, OH 44113-2267

FORD MOTOR CREDIT COMPANY
PO BOX 537901
LIVONIA, MI 48153-7901

JEFFERSON CAPITAL SYSTEMS LLC
PO BOX 7999
ST CLOUD, MN 56302-9617

OHIO EDISON
5001 NASA BLVD
FAIRMONT, WV 26554

PORTFOLIO RECOVERY
ASSOCIATES LLC
PO BOX 41067
NORFOLK, VA 23541

QUANTUM3 GROUP LLC
CF MEDICAL LLC
PO BOX 788
KIRKLAND, WA 98083-0788

QUANTUM3 GROUP LLC
CP MEDICAL LLC
PO BOX 788
KIRKLAND, WA 98083-0788

QUANTUM3 GROUP LLC
NCEP LLC
PO BOX 788
KIRKLAND, WA 98083-0788

THE HUNTINGTON NATIONAL BANK
PO BOX 89424
CLEVELAND, OH 44101-8539

TRAILS CROSSING HOA INC
C/O ARIES MANANGEMENT
9821 OLDE 8 ROAD SUITE C
NORTHFIELD, OH 44067

US Bank Trust National Association
c/o SN Servicing Corporation
323 5th Street
Eureka, CA 95501

VERIPRO SOLUTIONS INC
PO BOX 3572
COPPELL, TX 75019

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